## Notice of References Cited Application/Control No. 10/781,614 Examiner THOMAS M. HAMMOND III Applicant(s)/Patent Under Reexamination SHAPIRO ET AL. Page 1 of 1

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*	Α	US-2002/0178038	11-2002	Grybas, Donald R.	705/7
	В	US-			
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	D	US-			
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	К	US-			
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	М	US-			

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## **NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)				
	U	Common Manual Guarantors□□"Common Manual: Unified Student Loan Policy"□□July 2001				
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)

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